

**United States Bankruptcy Court
Eastern District of Virginia**

In re Laura Shabnam Javad

Case No. 25-10509-KHK

Debtor(s)

Chapter 7

ORDER ON REAFFIRMATION AGREEMENT

The debtor(s) Laura Shabnam Javad filed
(Name(s) of debtor(s))
a motion for approval of reaffirmation agreement on 05/27/2025
(Date filed)
made between the debtor(s) and the creditor CARMAX AUTO FINANCE.
(Name of creditor)
(If applicable) The court held the hearing required by 11 U.S.C. § 524(d) or § 524(m), on notice to the
debtor(s) and the creditor on 07/15/2025.
(Date)

- COURT ORDER: ☐ The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
- ☐ The court reviewed the presumption of undue hardship and does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☐ The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☒ The court does not approve the reaffirmation agreement.
- ☐ Sets the matter for a hearing on _____, to be held at _____.
- ☐ Upon review of the reaffirmation agreement, the Court finds that no action or hearing on the reaffirmation agreement is necessary or warranted.
- ☐

BY THE COURT

Date: Jul 17 2025

/s/ Klinette H Kindred
United States Bankruptcy Judge

NOTICE OF JUDGMENT OR ORDER
ENTERED ON DOCKET: Jul 17 2025

In re:
Laura Shabnam Javad
Debtor

Case No. 25-10509-KHK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Jul 17, 2025

User: JillGlenn
Form ID: pdford9

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:

Recip ID	Recipient Name and Address
db	+ Laura Shabnam Javad, 1645 International Drive., Apt 312, Mclean, Va 22102-4821

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16662833	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jul 18 2025 00:59:00	Carmax Auto Finance, 225 Chastain Meadows Court., Suite 210 Kennesaw, GA 30144

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	on behalf of Creditor Charles E Bennett dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Creditor Mary Bennett dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Donald F. King	Kingtrustee@ofplaw.com va50@ecfbis.com;tiarra.long@ofplaw.com
Donald F. King	on behalf of Trustee Donald F. King Kingtrustee@ofplaw.com va50@ecfbis.com;tiarra.long@ofplaw.com

District/off: 0422-9

User: JillGlenn

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Date Rcvd: Jul 17, 2025

Form ID: pdford9

Total Noticed: 2

Matthew W. Cheney

ustpreion04.ax.ecf@usdoj.gov

TOTAL: 5